

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Annabelle Cruz Viray  
 Debtor

Case No. 18-18243-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Antoinett  
 Form ID: 210U

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Mar 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2020.

db  
 14261442 +Annabelle Cruz Viray, 49 Pechins Mill Road, Collegeville, PA 19426-3201  
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 14246344 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 14246345 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)  
 14269831 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 14246348 +Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400  
 14246349 #+Henry Viray, 473 West Vine Street, Hatfield, PA 19440-3041  
 14261492 +PennyMac Loan Services, LLC, c/o Kevin G McDonald, Esq., KML Law Group, PC,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14277686 +PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410  
 14246350 +PennyMac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602  
 14261427 +PennyMac Loan Services, LLP, c/o Kevin G. McDonsals, Esq., KML Law Group, PC,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14262454 +Redding Bank of Commerce, Service Finance Co, LLC, 555 S Federal Hwy #200,  
 Boca Raton, FL 33432-6033  
 14246351 +Service Finance Compan, 555 S Federal Highway, Boca Raton, FL 33432-5505  
 14246357 +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 14265241 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
 Des Moines, IA 50306-0438  
 14246358 Wf Crd Svc, CscI Dispute Team N8235-04m, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Mar 26 2020 03:26:35 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 26 2020 03:26:19  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 26 2020 03:26:31 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/PDF: gecsed@recoverycorp.com Mar 26 2020 03:35:09 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14250200 E-mail/Text: mrdiscen@discover.com Mar 26 2020 03:26:07 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14246347 +E-mail/Text: mrdiscen@discover.com Mar 26 2020 03:26:07 Discover Fin Svcs Llc, Pob 15316,  
 Wilmington, DE 19850-5316  
 14246346 E-mail/PDF: ais.chase.ebn@americaninfosource.com Mar 26 2020 03:33:07 Chase Card,  
 Po Box 15298, Wilmington, DE 19850  
 14273595 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 26 2020 03:37:30  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 14246420 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 26 2020 03:37:30  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14277072 +E-mail/Text: bncmail@w-legal.com Mar 26 2020 03:26:28 SYNCHRONY BANK,  
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
 14246352 +E-mail/PDF: gecsed@recoverycorp.com Mar 26 2020 03:32:56 Synch/amazon, Po Box 965015,  
 Orlando, FL 32896-5015  
 14246353 +E-mail/PDF: gecsed@recoverycorp.com Mar 26 2020 03:32:56 Synch/care Credit,  
 950 Forrer Blvd, Kettering, OH 45420-1469  
 14246354 +E-mail/PDF: gecsed@recoverycorp.com Mar 26 2020 03:37:26 Synch/jcp, Po Box 965007,  
 Orlando, FL 32896-5007  
 14246355 +E-mail/PDF: gecsed@recoverycorp.com Mar 26 2020 03:32:57 Synch/paypal Smart Con,  
 Po Box 965005, Orlando, FL 32896-5005  
 14246356 +E-mail/PDF: gecsed@recoverycorp.com Mar 26 2020 03:32:57 Synch/sleep Number,  
 C/o Po Box 965036, Orlando, FL 32896-0001  
 14246790 +E-mail/PDF: gecsed@recoverycorp.com Mar 26 2020 03:32:57 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, attn: Valerie Smith, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14246360 +E-mail/Text: bankruptcydept@wyn.com Mar 26 2020 03:26:31 WorldMark by Wyndham,  
 Attention: Bankruptcy Department, P.O. Box 97474, Las Vegas, NV 89193-7474  
 14246359 +E-mail/Text: bankruptcydept@wyn.com Mar 26 2020 03:26:31 Worldmark,  
 10750 W Charleston Blvd, Las Vegas, NV 89135-1049

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

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District/off: 0313-2

User: Antoinett  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 27, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2020 at the address(es) listed below:

JOSEPH L QUINN on behalf of Debtor Annabelle Cruz Viray CourtNotices@rqplaw.com  
KEVIN G. MCDONALD on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Annabelle Cruz Viray

Case No: 18-18243-elf

Debtor(s)

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***CLERK'S NOTICE RE: PRESUMPTION OF ABUSE***

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

Dated: 3/25/20

For The Court

Timothy B. McGrath  
Clerk of Court